

How to Make a Dispute with the Bureaus

First carefully read your Credit Report. Make sure you understand everything it contains. If there are any inaccuracies, you are entitled by the FCRA (Fair Credit Reporting Act) to correct them.

To correct an inaccuracy on your credit report, simply call or write to the credit bureau(s) (instructions are listed below). The bureau checks the source of the information and sends you an update. If you still disagree with the information, you can request that your own statement be added to your credit report. The dispute process can take up to 30 days or more.

What to include with your dispute letter

To dispute inaccurate information on your Equifax or Trans Union credit report by mail, use the enclosed dispute form. In your dispute be sure to include:

- Your full name, first, middle and last including any applicable suffixes (Jr. Sr. II, etc.)
- Your complete mailing address
- Your date of birth
- Your social security number (this is necessary to access your credit report)
- The name and account number of the creditor and item in question
- The specific reason for the dispute with the item
- Any documentation you may have obtained from the Creditor
- Your authorizing signature

Dispute forms have been included for your convenience. Be sure to make copies of the form, as you will need to use a separate form for each item you dispute. Be sure to fill out the dispute form(s) completely, providing as much detail as possible.

Equifax: 1-800-685-1111 www.econsumer.wquifax.com
PO Box 740256
Atlanta, GA 30374

Trans Union: 1-800-916-8800 www.transunion.com
PO Box 1000
Chester, PA 19016-1000

Experian: 1-800-567-5470 (*For Direct to consumer review service report customers*)
PO Box 9595 1-888-397-3742 (*For all others*)
Allen TX 75013 www.experian.com

Notify the Creditor: **Consumer Credentials** recommends that you notify the creditor (bank, department store or other lender) involved in any item you dispute, detailing the error and the corrective actions you have taken.

Documenting a Dispute for the Bureau(s)

Inaccurate information on a credit report can sometimes be very complicated and may require you to research your personal financial records and personally contact credit grantors or other parties involved. When you do this by phone, the credit company will ask you to verify personal information such as your Social Security number, current address, mother's maiden name, etc. Follow the company's instructions to complete the process. Many companies request disputes in writing. While you have a customer service person on the phone, be sure to request their name, as speaking to the same person each time you call will speed up the process. Always request that the credit bureaus and all parties involved be notified of changes and request a letter or other documentation to include with your dispute form to the credit bureau(s).

When negative credit information (such as late payments, charge off accounts, tax liens, or judgements) appears on your credit report and is accurate, only time can assure its removal. There is nothing you (or anyone else) can do to remove accurate information from your credit report until the reporting period has expired. Credit bureaus report bankruptcies for up to 10 years and all other negative information for 7 years.

Consumer Dispute Letter

Bureau name

Bureau address

City, St, Zip

I, _____
First Name Middle Last Sr./Jr./II

Social Security Number: _____ Date of Birth: _____

Address: _____

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City State Zip

I have seen my credit report and dispute the following account/payment information reported to my _____ credit profile. Please research and make any and all appropriate changes.

Company Name: _____ Account #: _____

For the following reason(s): _____

Authorized Signature

Please forward a corrected copy of my report to my above address.